

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
Patrick Joseph Hayes § Case No. 15-37052  
Elizabeth Jean Hayes §  
§  
Debtors §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, Trustee, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 193,330.00 (Without deducting any secured claims)	Assets Exempt: 76,795.00
Total Distributions to Claimants: 12,340.37	Claims Discharged Without Payment: 242,890.33
Total Expenses of Administration: 7,659.63	

3) Total gross receipts of \$ 20,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 20,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 193,642.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	7,659.63	7,659.63	7,659.63
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	30,889.25	48,407.45	48,407.45	12,340.37
<b>TOTAL DISBURSEMENTS</b>	\$ 224,531.25	\$ 56,067.08	\$ 56,067.08	\$ 20,000.00

4) This case was originally filed under chapter 7 on 10/30/2015 . The case was pending for 34 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/01/2018 By: /s/Zane L. Zielinski, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Debtors' claims related to injuries sustained by Sean Hayes	1142-000	20,000.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 20,000.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Fifth Third Bank 1830 East Paris Ave. Grand Rapids, MI 49546		3,354.00	NA	NA	0.00
	Hyundai Finc Attn: Bankruptcy Pob 20809 Fountain Valley, CA 92708		9,976.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	M & T Bank Attn: Bankruptcy 1100 Wehrle Dr 2nd Floor Williamsville, NY 14221		180,312.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 193,642.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski, Trustee	2100-000	NA	2,750.00	2,750.00	2,750.00
Zane L. Zielinski, Trustee	2200-000	NA	25.63	25.63	25.63
Law Offices of Gabriel Hardy	3210-000	NA	4,884.00	4,884.00	4,884.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 7,659.63</b>	<b>\$ 7,659.63</b>	<b>\$ 7,659.63</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	AGHA Medical Inc. 1600 Plainfield Rd. Joliet, IL 60435		94.00	NA	NA	0.00
	Chase Card Po Box 15298 Wilmington, DE 19850		1,475.00	NA	NA	0.00
	Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		8,049.00	NA	NA	0.00
	Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		2,653.00	NA	NA	0.00
	EM Strategies PO Box 366 Hinsdale, IL 60522		16.34	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		349.00	NA	NA	0.00
	MK Orthopedics 963 129th Infantry Drive, Suite 100 Joliet, IL 60435		81.91	NA	NA	0.00
	Morris Hospital 150 West High Street Morris, IL 60450		150.00	NA	NA	0.00
	Silver Cross 1900 Silver Cross Blvd. New Lenox, IL 60451		313.00	NA	NA	0.00
1	American Infosource Lp As Agent For	7100-000	297.00	297.77	297.77	75.91
8	Blue Cross Blue Shield	7100-000	NA	30,363.37	30,363.37	7,740.44
4	Capital One Bank (Usa), N.A.	7100-000	2,346.00	2,410.41	2,410.41	614.48
5	Capital One Bank (Usa), N.A.	7100-000	1,128.00	1,141.77	1,141.77	291.07
6	Capital One Na	7100-000	341.00	433.02	433.02	110.39
7	Cerastes, Llc	7100-000	527.00	408.65	408.65	104.18
2	Discover Bank	7100-000	8,181.00	8,376.37	8,376.37	2,135.36
3	Discover Bank	7100-000	4,888.00	4,976.09	4,976.09	1,268.54
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 30,889.25</b>	<b>\$ 48,407.45</b>	<b>\$ 48,407.45</b>	<b>\$ 12,340.37</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 15-37052      BWB      Judge: Bruce W. Black      Trustee Name: Zane L. Zielinski, Trustee  
Case Name: Patrick Joseph Hayes      Date Filed (f) or Converted (c): 10/30/2015 (f)  
Elizabeth Jean Hayes      341(a) Meeting Date: 11/30/2015  
For Period Ending: 08/01/2018      Claims Bar Date: 11/17/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single Family Home Location: 802 Avalon Way, Minooka Il 6044	210,000.00	0.00		0.00	FA
2. Cash On Hand	20.00	0.00		0.00	FA
3. Checking Bmo Harris Checking Bmo Harris Bmo Minor Savings Ac	1,600.00	0.00		0.00	FA
4. Households Goods	655.00	0.00		0.00	FA
5. Clothing And Shoe	350.00	0.00		0.00	FA
6. Fidelity Teachers Pension	43,000.00	0.00		0.00	FA
7. Kia Sedona 2009	3,500.00	0.00		0.00	FA
8. Hyundai Sonata 20	11,000.00	0.00		0.00	FA
9. Debtors' claims related to injuries sustained by Sean Hayes	4,000.00	20,000.00		20,000.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$274,125.00	\$20,000.00	\$20,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee reached a settlement of the estate's interest in a personal injury matter for \$20,000. Debtor has waived claimed exemption. The Trustee is waiting on funds, and may need to prepare taxes.

RE PROP # 9 -- The trustee is reviewing medical claims and believe the value of this claim could be in excess of \$100,000.

Initial Projected Date of Final Report (TFR): 12/01/2017

Current Projected Date of Final Report (TFR): 12/01/2017

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-37052

Trustee Name: Zane L. Zielinski, Trustee

Case Name: Patrick Joseph Hayes

Bank Name: Associated Bank

Elizabeth Jean Hayes

Account Number/CD#: XXXXXX1833

Checking

Taxpayer ID No: XX-XXX4008

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 08/01/2018

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
11/21/17	9	Farmers Insurance Exchange Claims Service Center National Document Center PO Box 268994 Oklahoma City, OK 73126	Settlement Funds	1142-000	\$20,000.00		\$20,000.00
05/04/18	5001	Trustee Zane L. Zielinski 6336 N. Cicero Avenue Suite 201 Chicago, Illinois 60646	Distribution			\$2,775.63	\$17,224.37
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$2,750.00)	2100-000			
		Trustee Zane L. Zielinski	Final distribution representing a payment of 100.00 % per court order. (\$25.63)	2200-000			
05/04/18	5002	Law Offices of Gabriel Hardy	Final distribution representing a payment of 100.00 % per court order.	3210-000		\$4,884.00	\$12,340.37
05/04/18	5003	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Final distribution to claim 1 representing a payment of 25.49 % per court order.	7100-000		\$75.91	\$12,264.46
05/04/18	5004	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Distribution			\$3,403.90	\$8,860.56
		Discover Bank	Final distribution to claim 2 representing a payment of 25.49 % per court order. (\$2,135.36)	7100-000			
		Discover Bank	Final distribution to claim 3 representing a payment of 25.49 % per court order. (\$1,268.54)	7100-000			
05/04/18	5005	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Distribution			\$905.55	\$7,955.01
		Capital One Bank (Usa), N.A.	Final distribution to claim 4 representing a payment of 25.49 % per court order. (\$614.48)	7100-000			

Page Subtotals:

\$20,000.00

\$12,044.99



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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-37052

Trustee Name: Zane L. Zielinski, Trustee

Case Name: Patrick Joseph Hayes

Bank Name: Associated Bank

Elizabeth Jean Hayes

Account Number/CD#: XXXXXX1833

Checking

Taxpayer ID No: XX-XXX4008

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 08/01/2018

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Capital One Bank (Usa), N.A.	Final distribution to claim 5 representing a payment of 25.49 % per court order. (\$291.07)	7100-000			
05/04/18	5006	Capital One Na C/O Becket And Lee Llp Po Box 3001 Malvern Pa 19355-0701	Final distribution to claim 6 representing a payment of 25.49 % per court order.	7100-000		\$110.39	\$7,844.62
05/04/18	5007	Cerastes, Llc C O Weinstein & Riley, Ps 2001 Western Avenue, Ste 400 Seattle, Wa 98121	Final distribution to claim 7 representing a payment of 25.49 % per court order.	7100-000		\$104.18	\$7,740.44
05/04/18	5008	Blue Cross Blue Shield 3200 Robbins Rd Springfield, Il 62704	Final distribution to claim 8 representing a payment of 25.49 % per court order.	7100-000		\$7,740.44	\$0.00

COLUMN TOTALS	\$20,000.00	\$20,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,000.00	\$20,000.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$20,000.00	\$20,000.00

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX1833 - Checking	\$20,000.00	\$20,000.00	\$0.00
	\$20,000.00	\$20,000.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$20,000.00		
Total Gross Receipts:	\$20,000.00		

Page Subtotals:

\$0.00

\$0.00